

## Travel Insurance

**Travellers must declare medical conditions when taking out travel insurance to ensure they are suitably covered**

### Travel Insurance: advice for travellers

- The main purpose of travel insurance is to cover travellers for the potentially [high cost of medical treatment and repatriation](#), if injured or ill abroad. Healthcare is not free in most countries.
- While each case is considered on its individual merits by an insurer, travellers will not usually be covered by their travel insurance policy if choosing to travel against the advice of a health professional.
- If fit to travel, individuals must still declare all [medical conditions](#), medication and/or treatment when taking out a travel insurance policy. Failure to do so can result in the insurer not covering the cost of any related medical treatment while abroad.
- Planned activities should also be covered such as sports and leisure activities. Note cruise travellers should also carefully check their policy; additional cover may be required due to the difficulties in getting travellers to hospital from the boat.
- Travellers with medical conditions should discuss their plans with a travel health professional at least six weeks in advance of a trip.
- Travel insurers usually require travellers to take reasonable precautions as recommended by the [Foreign, Commonwealth & Development Office](#).
- Guidance on what to look for in a good travel insurance policy is available from the [Foreign, Commonwealth & Development Office](#) (see resources below).

### Travelling in Europe - EHIC and GHIC

The [European Health Insurance Card \(EHIC\)](#) or [Global Health Insurance Card \(GHIC\)](#) is available to UK residents and allows access to state provided emergency or necessary medical care in public hospitals during temporary stays in European Union (EU) countries. Public hospitals may still charge for medical treatment and the EHIC or GHIC will not cover private medical healthcare.

The EHIC does not help cover costs such as mountain rescue, being flown back to the UK, or lost or stolen property. Travel insurance is still needed. Each individual, including babies and children, must have their own card. Check the GOV.UK website for further [guidance on healthcare for UK nationals visiting the EU](#).

### COVID-19

- As the [COVID-19](#) outbreak continues to evolve; it is important that the [Foreign](#).

[Commonwealth & Development Office \(FCDO\) travel advice](#) and [UK border control measures](#) are checked regularly for any travel restrictions to destinations outside of the UK. Travel against FCDO advice is likely to invalidate travel insurance.

- Travellers should check insurance policies carefully for exclusions related to COVID-19. If the travel insurance policy does not provide appropriate cover then the traveller may be liable for costs.
- If a trip has to be extended, for example the traveller is required to quarantine abroad, then travel insurance may be compromised. Travellers should carefully check insurance policies before travel and contact the travel insurance company directly should an extension to a policy be required.
- Travel insurance policies are unlikely to cover trips cancelled by the traveller, when the FCDO do not advise against travel.
- Should [symptoms of COVID-19](#) develop while abroad; travellers should [self-isolate](#), follow local public health guidance, seek medical advice as required and contact the travel insurance company for further advice.

## Help patients to travel safely - advice for health professionals

- When advising patients with pre-existing medical conditions who are planning an overseas trip, health professionals should assess their risks by considering their medical history, any medication or treatment, potential hazards of the journey (including whether they are fit to fly), and at their destination, as well as any planned activities they may undertake.
- The [Civil Aviation Authority](#) provides [fitness to fly guidelines](#). Further advice may be available from IATA in its passenger medical clearance guidelines and the [Aerospace Medical Association](#). The traveller may also be guided by an airline's medical department (where there is one).
- The individual should know, and have written down, the full name of their condition and treatment, and know what to do should their condition change. They should carry enough medication for the duration of their trip and to cover any delays.
- The traveller should be encouraged to arrange comprehensive travel insurance, and to make a full declaration of their current and past medical history and treatment, to their insurer before they travel.
- For a travel insurance policy to be valid, insurers may require that reasonable health precautions are taken as recommended by national health authorities and the [Foreign, Commonwealth & Development Office](#); travellers should be advised to carefully scrutinize inclusion and exclusion clauses in their travel insurance policy.

**Health professionals advising travellers with complex health needs can call NaTHNaC's advice line for health professionals.**

Tel: 0207 383 7474

- [Current opening hours can be found here](#)

This is a service for health professionals only - NaTHNaC are unable to speak directly to the public.

## Resources

- [Association of British Insurers: travel insurance](#)
- [Travel Insurance Explained](#)
- [Foreign, Commonwealth & Development Office: foreign travel insurance](#)
- [ATOL protection](#)
- [Association of British Insurance: ABI Coronavirus Hub](#)

## REFERENCES

Published Date: 26 Sep 2019

Updated Date: 06 Dec 2021